

ADVISORY COMMITTEE
ON
RECONSTRUCTION

IV. HOUSING AND COMMUNITY PLANNING

Final Report of the Subcommittee

March 24, 1944



OTTAWA
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1944

ADVISORY COMMITTEE
ON
RECONSTRUCTION

IV. HOUSING AND COMMUNITY PLANNING

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March 24, 1944

Appendix E

Co-operative Housing



Also attached below,
pages from Bacher (1993)
book on the history of
Canadian housing policy
that mention this report and
the recommendation for
housing co-operatives.

IV. RECONSTRUCTION OF HOUSING AND
COMMUNITY PLANNING

FINAL REPORT

The reports of the Advisory Committee on Reconstruction consist of a Committee Report and reports by Subcommittees under the following titles:—

- I. Agricultural Policy.
- II. Conservation and Development of Natural Resources.
- III. Publicly-Financed Construction Projects.
- IV. Housing and Community Planning.
- V. Post-war Employment Opportunities.
- VI. Post-war Problems of Women.

IV. SUBCOMMITTEE ON HOUSING AND COMMUNITY PLANNING

FINAL REPORT

INTRODUCTION

Attention was first given to the subject of housing through the machinery of the Committee on Reconstruction when a special panel, under the chairmanship of Mr. F. W. Nicolls, was set up within the Subcommittee on Postwar Construction Projects.¹ This panel held three meetings, and the report which it prepared on the nature of the housing and town planning problem in Canada was used as the point of departure by the new Subcommittee on Housing and Community Planning. In January, 1943, a separate Subcommittee on Housing and Community Planning was established by the Advisory Committee on Reconstruction. The Subcommittee met on only five occasions, but the meetings were so arranged that they comprised twenty-seven sessions in all.

Membership

The membership of the Subcommittee on Housing and Community Planning was as follows: C. A. Curtis (Professor of Economics, Queen's University, Kingston), Chairman; E. R. Arthur (Professor of Architecture, University of Toronto); J. S. Galbraith (Town planning specialist, York Mills); A. J. B. Gray (Deputy Minister of Municipal Affairs, Ontario); B. H. Higgins (Professor of Economics, McGill University); G. S. Mooney (Executive Director, Canadian Federation of Mayors and Municipalities); F. W. Nicolls (Director of Housing, Department of Finance, Ottawa); M. Parizeau (Architect, Montreal); J. M. Pigott (President, Wartime Housing Limited, Hamilton); S. H. Prince (Professor of Sociology, Dalhousie University, and Chairman, Nova Scotia Housing Commission, Halifax); J. d'A. Richard (Ecole Sociale Populaire, Montreal); C. B. K. Van Norman (Architect, Vancouver); with L. C. Marsh as Research Adviser. J. E. Mackay was secretary of the Subcommittee, with Miss E. Sheldon as assistant secretary in the later stages of its work. There were two changes in membership during the Subcommittee's existence. Mr. H. F. Greenway of the Dominion Bureau of Statistics was added; and Mr. J. M. Pigott withdrew before the completion of the Subcommittee's interim report.

Terms of Reference

The terms of reference of the Subcommittee on Housing and Community Planning were:—

To review the existing legislation and administrative organization relating to housing and community planning, both urban and rural, throughout Canada, and to report regarding such changes in legislation or modification of organization and procedure as may be necessary to ensure the most effective implementation of what the Subcommittee considers to be an adequate housing program for Canada during the years immediately following the war.

Nature of the Report

The task thus defined is difficult and far-reaching, and would not have been possible without much co-operative effort on the part of the committee

¹ The members of the panel were F. W. Nicolls (chairman), E. R. Arthur, C. A. Curtis, J. S. Galbraith, Ralph C. Ham, G. S. Mooney, Marcel Parizeau and S. H. Prince, with L. C. Marsh as research adviser. Mr. C. B. K. Van Norman was added later. Mr. Ham died in June, 1942, and was succeeded by Mr. L. J. Green, who served until the panel was dissolved.

members. Many of them formed panels at various stages in the work to draft recommendations on particular matters. The major conclusions, brought together in the summary, are the result of extensive group and committee discussions through which agreement was obtained on all the main principles in each field. The editing of the report as a whole was then left in the hands of the Chairman and the Research Adviser. The very heavy task of preparing the final text was undertaken by the Research Adviser, and the Subcommittee is greatly indebted to Dr. Marsh for this, as well as for considerable organizational work during the course of the sessions.

As the understanding of the task grew and the need for factual material became increasingly apparent, it seemed desirable to incorporate as much of the information as possible into an organized report. In spite of the widespread interest in housing and town planning that is apparent in all quarters, there has not been available in Canada a comprehensive treatment of the subject. This is needed for adequate public discussion as well as for guidance in framing legislation, and it is hoped that the size of the present document may have some justification on this account.

It has been thought most convenient to present the report as a whole in three sections:—

1. *Section A* is the main report, incorporating the principal facts and considerations (including the summary of findings and recommendations which follows hereafter). In this, three sections have been separated—on the background of previous and comparative experience, the dimensions of the housing problem, and legislative and administrative requirements—so that the reader concerned particularly with any one of them may turn to it directly.

2. *Section B* brings together subsidiary descriptive material on a number of topics, which have influenced the work of the committee, but which it has not seemed necessary to incorporate in the main text. These memoranda may also be of informational value for readers interested in the topics dealt with.

3. *Section C* is largely a statistical appendix. A reference index to all tabular material has been added.

Acknowledgment of Assistance. Mr. J. E. Mackay gave continuous and efficient service as secretary of the Subcommittee and of the preceding panel, and Dr. O. J. Firestone contributed unremitting labours as assistant to the Research Adviser in the preparation of extensive statistical materials. Special thanks are due to other members of the staff of the Advisory Committee on Reconstruction for a series of tasks involved in the preparation of the report. It is also desired to acknowledge the valuable assistance contributed by Miss Elizabeth Sheldon to the Chairman in the examination of recent history of housing legislation in Canada, Britain and the United States.

Thanks are due to members of the staff of the National Housing Administration for assistance at a number of points; and to the staff of Wartime Housing Limited for information and a special memorandum. Separate mention must be made of the Dominion Bureau of Statistics, several branches of which (including Business Statistics, Population Census and Agricultural Census) contributed ready assistance in response to our requests. In particular the report owes much to the valuable material of the 1941 Housing Census, and to the co-operation of Mr. H. F. Greenway and his staff in making available for us a number of special compilations. Other contributions from several sources are acknowledged in the text.

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APPENDIX E

CO-OPERATIVE HOUSING

It is important that proper attention be given to the role of co-operative associations within the housing field, and that their nature should be understood. Co-operative organization may be utilized for building or for ownership or for both; in some circumstances it may be applied to tenant housing; it is an excellent medium through which a combination of government assistance and group self-help may be secured; and it may be particularly adaptable to small towns or communities and districts where the procedures of the larger programs of low-cost housing may not be so readily applicable. Besides all this, co-operative techniques have distinct educational and social values which demand support.

In practice there may be considerable difference in the extent to which co-operative principles are applied. Pure or orthodox co-operatives would be conducted according to the ideals of the Rochdale pioneers. On this basis, however, tent or builder would be a member, each member would have one vote, and the group as a whole would own and control the entire organization. This is the system of the credit union, which may well precede or be part of a housing enterprise; and it is clearly suited only to comparatively small groups. The second and most frequent modified type of co-operative housing vests the control in a society or association. The members may or may not possess any large equity in the undertaking, and the amount of co-operative ownership or operation may be correspondingly limited. A further modification of this type may be simply a device for getting houses built with co-operative credit (or co-operative credit plus government assistance), the houses thereafter being owned on a more or less individual basis.

There are few contemporary examples of the first type, although co-operative credit unions have played a part in a number of enterprises which have followed the modified pattern so far as actual house ownership is concerned. There is an excellent instance in Asbestos, Quebec, however, and further possibilities in this province are being contemplated in Sherbrooke, Trois-Rivières and Quebec City. The Asbestos project has followed the organizational pattern developed in Nova Scotia, but the project is unique in that the entire financing has been carried out through a credit union, Union Régionale de Sherbrooke. In the building of the houses also, the workers employ their own labour.

In Montreal (Rosemount) a promising example of community group housing on the Swedish or modified co-operative model has been pioneered by L'Union Economique d'Habitations. The units are single-family homes, but careful attention has been given to community planning in accordance with co-operative ideals. At present (March, 1944) 80 units have been built, 55 are under construction, and 200 more are being planned. The work has been done under Part I of the National Housing Act, but not to the advantage that would have been possible had Part II remained in force.

The most important examples of co-operative housing with provincial governmental assistance are those of Nova Scotia (described below). The example is likely to be followed in other provinces, notably in Alberta, which has a new section in its Buildings Associations Act, setting out the conditions under which ten or more persons may organize co-operative building associations. A Supervisor of Co-operative Activities has been appointed, and informational literature on the subject has been made available, explaining the procedure of setting up co-operative housing associations in detail.

The best known and most extensive house-building on modified co-operative lines is, of course, that of Sweden and Denmark. Here the co-operative societies have utilized their resources for building multi-family houses at extremely low rates of interest. Usually the co-operative building societies retain ownership and control of the apartment units, although the tenants typically engage in a variety of co-operative activities. In the United States a few small co-operative projects have been so devised as to take advantage of the Federal Housing Administration insurance on loans. Some attempts have also been successful in getting co-operative housing estates built without public assistance. Examples are Penncraft, Penn., Oakwood, N.C., Iona, Idaho, Crestwood, Wis., Greenbelt, Md., Glenview, Ill., and others in Minneapolis, St. Paul and Detroit. In some of these, part of the construction has been done by members of the group, or by exchange of labour. In others, private contractors do the construction work under a contract with the co-operative associations. Funds for some were accumulated through credit unions, in one instance by a Quaker organization, in another. Iona, Idaho, through the unused balance of a Federal-State relief fund made available for the experiment, which remains as a revolving fund eligible for other projects as it is returned. None of these groups has carried out the co-operative procedures to the point of collective ownership (which would require that the title to the land and buildings be permanently retained by the Association, and not by the purchasing families). They have, however, by joint effort succeeded in getting constructed well-built homes at moderate cost, for persons who would otherwise have been unable to afford them.

Nova Scotia Legislation and Procedures

Credit for the inauguration of government-aided co-operative housing must go to Nova Scotia. The first move was made in 1937, as a result of interest in the project among the miners of Cape Breton. As the idea took root, other co-operative villages were sponsored, and there are now seven in the province, of which Tompkinsville is probably the best known.

An essential element in these achievements has been the substantial aid given by the provincial government under the Housing Commission Act, first passed in 1932 and since amended. The Commission makes available loans at $3\frac{1}{2}$ per cent on a twenty-year basis. They are limited to 75 per cent of the total cost of each project, and are designated to cover the material used, it being understood that the land and labour must be provided by members of the group themselves. The Nova Scotia legislation does not specifically define a co-operative for housing purposes, but the Commission's regulations require a minimum of ten houses in a project so that for practical purposes a co-operative means a group of at least ten participants. So far (end of 1942), loans have been made to such organizations to the extent of \$150,000.

A number of forms of assistance, not necessarily financial in character, have been made. The Act provides exemption from incorporation fees and provincial taxes (though exception from municipal taxes is not part of the requirements). The Commission furnishes free plans, specifications and blueprints; it provides free architectural help and supervision; and gives free legal aid, advisory assistance, and bookkeeping service. Co-operation from other government departments has secured the provision of trees and hedges and assistance with beautification schemes; and has also facilitated the building of roads and the development of community amenities. During the period of construction, free fire insurance and so-called "carpenters' risk" insurance is provided, and all workers on the project are protected by the Workmen's Compensation Act.

The educational features of co-operative house-building naturally hold a very special place. There are actually three stages in the creation of a co-opera-

tive village. The first step is the rounding up of an ambitious group of men who possess energy, strength of purpose and a strong home instinct. They must, of course, be converts to co-operationism; especially must they be impressed with the "fictional advantages" of private ownership as regards a house to live in, and appreciate the increased security which may be enjoyed as "tenant-owners" in a company-held property, when they, the tenants, constitute the company. The second stage is the study-club period when some months are given over to the discussion of the principles of construction, to architectural plans and to the preparation of cardboard models. The final or building stage finds the group engaged in unremitting manual work absorbing all off-hours and evenings for more than a year, the whole project being carried forward by the members of the group (and their wives) working as a crew. Mistakes are made but as time goes on experience becomes pooled and the results more than justify the thesis that workers who are neither carpenters nor plumbers by vocation can, under competent supervision, erect suitable homes for and by themselves.

The houses favoured in Nova Scotia are detached single-family homes. While they are designed for manual workers, their standards are above many of those in existence, and it is estimated that they would sell in the market at from \$3,000 to \$4,000. They are of frame construction, have seven-foot basements with ten-inch concrete walls, excellent kitchens, living rooms, dining rooms, well-appointed bath-rooms and three (sometimes four) bedrooms. In size the houses are 24 x 26, in some cases larger, and have an average cubage of 16,000 cu. ft. A desirable element of individuality is secured by making possible a choice from twenty or more low-cost-housing designs, which have been prepared by the Commission; while further differences are contributed through variations in gables, porticoes and painting.

The costs of these projects are remarkably low. One project involves monthly amortization payments of only \$9.65, inclusive of interest, insurance and taxes. Those built since the beginning of the war range from \$14.91 to \$16.41 per unit, reflecting the increase in building material costs. The universal experience is that payments are made with punctuality and care. And the program so far has required an administrative cost of less than \$5,000 a year. It is important to add that the scale of development is still comparatively small, the total of dwelling units built since the inauguration of the scheme being 81, in seven localities. But there have been so few such experiments elsewhere that it would be hard to overrate the value of the experience gained.

Advantages of Co-operative Techniques

A considerable number of factors contribute to economies which may be realized under co-operative methods. Whether they are all equally valuable or not depends on the section of population and probably the areas to which the principles are applied; but the advantages extend both to single-family home construction and to apartment or group dwellings. They may be listed as follows:—

(a) Savings through the group purchase of land. If the group is sufficiently aware of the possibilities, it may develop the area as an estate or community district; and the unification and social control imparted to such areas will almost certainly maintain its economic stability more than an area developed piece-meal or haphazardly. Much will depend, however, on whether land is available in the outer areas of cities or new districts, as contrasted with the difficulties and costs of acquiring land in the interior or blighted areas of the larger cities.

(b) Co-operative purchase of materials and equipment can secure better prices. The backing of government credit removes any doubt as to the payments of bills. The intervention of middlemen can be eliminated; also elements in the price margins which would otherwise be required for such matters as selling costs, strike insurance, as well as profit.

(c) Costs are reduced through the pooling of labour and the contributions of "self-help" labour. Also since there is less pressure for rapid work, the use of material may be more carefully considered with less waste-end losses.

(d) Co-operative techniques may offer savings in administration and maintenance. Direction and superintendence may be supplied free or for nominal amounts. There are no landlords' commissions. Caretakers' costs might in certain circumstances be eliminated (although for a comparatively large program it may be better economy to employ maintenance men). It is a fairly certain calculation that there will be small turnover of tenancy, and a very low vacancy rate. The probabilities are in favour of a lower rate of general depreciation.

It has been estimated that co-operative techniques are able to provide single-family accommodation at 20 per cent less than through other means, and co-operative apartment dwelling facilities to non-tenants at 25 to 40 per cent below prevailing rates. It would be well to keep in mind, however, the differences between small-group projects and large-scale enterprises. For the latter, a proper proportion of management costs should be assumed, although there would naturally be more opportunity for savings through bulk purchase and construction.

There are other advantages to co-operative building than the purely economic ones, however; and indeed many would place them in the forefront. Because of the nature of the undertaking, the period of previous education and preparation, and the environment of the project once it is established, there is a strengthening of the ideals of neighbourliness, self-help and mutual aid. In individualistic house-building, the social value of community effort is neglected, if not actually discouraged. Finally, there are opportunities for residents to take part in some of the managerial functions and in the business activities of house construction and home operation.

Limitations to Co-operative Methods

The essential nucleus of a co-operative venture in the educational and the planning stages is a group of persons with fairly homogeneous interests; and this degree of homogeneity must continue when the dwelling units are built, either as houses in the co-operative estate or as apartments in the same building. This means that owner-tenants must usually be of approximately the same social and economic level. Perhaps because the pressures to get together and combine rather limited resources are greater in small communities, such groups have usually been easier to obtain in the small towns or semi-rural areas. They are more difficult to secure in the larger cities, but there is no basic reason why they should not be established in appropriate sections or districts. It is clear, however, that co-operative housing would not be appropriate for isolated workers, or for workers in highly mobile occupations (the same applies for home ownership in this particular connection); the co-operative techniques require a steady group effort in the planning stages, and at least for some time thereafter.

Co-operative methods have a special appeal for workers whose incomes are such that they would never be able to finance ordinary housebuilding at present rates. There is, however, a limit at some level of the income scale, since a substantial down payment has to be financed, which probably means that unskilled or irregular workers would not be able to take part. Even so, much depends

on the amount of public money which would be available to supplement co-operative financing. There may well be some low-income groups for whom co-operative techniques would provide an alternative to publicly-subsidized low-rent housing.

In general, it is safer to assume that only rather limited sections of the Canadian population are at present ready to organize co-operative house-building enterprises. If the test is the knowledge of co-operative methods and the willingness to work along co-operative lines and to live in houses owned on a community basis, there are distinct limits, because this kind of education is not yet very widespread. However, financial assistance organized to meet co-operative effort part of the way, might extend the range considerably if it were combined with adult education. The building society, which has only a few examples in Canada, would also help, even though this is a considerably modified form of co-operative organization. The individualistic tendencies in prevailing modes of thought, which are nowhere more clearly in operation than in the field of housing, may not seem very flexible. But co-operative housing which shows that it is not doctrinaire in its philosophy, and also that it can fill a need, undoubtedly has opportunities in this country. The modified types of co-operative finance and operation which have been developed in Europe and the United States have been proved adaptable to modern industrial and urban society.

Probably an adequate program for co-operative housing in Canada should be a diversified one. It should make provision for (a) single-family homes, particularly adaptable to average communities, (b) large apartment units for industrial cities, and (c) self-contained neighbourhood communities, accepting the general number of private home ownership, but united on broad co-operative lines.

Recommendations

The development of co-operative housing in Canada depends fundamentally on two things, educational efforts and better facilities for financial assistance.

One of the principal factors militating against more co-operative enterprises is ignorance of the co-operative idea, and the techniques specifically applying to housing in particular. Public appreciation of its value will only come through educational work. There are many channels for this, not all of which have yet been utilized. It should be remembered in this connection that the demonstration provided by successful examples is one of the best forms of education. The more that is known of units that have been built in Canada, such as those in Nova Scotia, the more willingness to do likewise there will be.

House-building being what it is, the inability of co-operative organizations to secure credit has been an even more powerful handicap. Most of the projects which have failed in the United States have done so because of insufficient funds. The few which have succeeded owe their life to the advantageous terms provided by insurance companies or interested sponsors. In the Scandinavian countries huge credit societies, pooling the savings of a co-operative-conscious population, have been able to supply housing loans independently of government aid. But even in Europe some government aid has been the rule rather than the exception. Co-operative organizations have made increasing use of state loans (usually via the municipality) as was possible for example under the Housing Acts in the Netherlands. Were there in existence in Canada large co-operative organizations with accumulated resources, home building might be carried out at a great saving in cost to the government. Under present circumstances, if there is to be any extensive application of the co-operative technique in this country it must be along the lines of publicly-assisted co-operative "self-liquidating" housing.

It seems clear that Dominion funds should in particular be made available where provinces have already enacted enabling legislation for co-operative housing. It is recommended generally that in the redrafting of the National Housing Act there should be special sections permitting the extension of financial-assistance arrangements to co-operative organizations. These might or might not be operating as agencies akin to the local municipal authority recommended elsewhere. They might be concerned with housing of single or multiple type, as indicated above. If mortgage insurance provisions are incorporated in the National Housing Act, housing built by or with the aid of co-operative organizations might very well be a special beneficiary of such provisions. It would, of course, be necessary to have a proper definition of a housing co-operative; and in the provinces where legislation already exists authorizing or protecting the setting up of co-operatives for housing or for other purposes, these definitions could probably be made acceptable. It is necessary, however, that the general principles of co-operative organizations should be set out, and probably that by-laws and general procedures of a bona fide co-operative should be outlined in regulations under the Act. In those provinces in which housing legislation already exists, it should be possible for federal assistance to be extended for the purpose of stimulating co-operative housing enterprises, with the more direct administration of the projects left under provincial auspices.

Keeping to the Marketplace

The Evolution of Canadian Housing Policy

JOHN C. BACHER

from Chapter 6

*Upholding the Private Market in Adversity: The
National Housing Act 1944 and the Birth of CMHC*

Reference to the recommendation for
Co-operative Housing
as part of a low-rent non-profit housing program
in the 1944 report on postwar reconstruction.

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housing policies with W.C. Clark and the Department of Finance, a major conflict did not emerge. Its key meetings were held in the spring of 1943 on weekends at Toronto's Royal York Hotel. While following George Mooney's lead in planning matters, the subcommittee accepted Nicolls' views on government programs to stimulate building for home ownership. These included a reduction in NHA down payments from 20 to 10 per cent and a reduction in the government rate of interest on such NHA joint loans. Amortization of NHA loans would be extended twelve to thirty years and their ceiling raised to \$6,000. A 4 per cent interest rate was recommended.¹³

The Curtis subcommittee also recommended major changes in government programs for housing rehabilitation. It urged dropping the interest rate on government-insured home-improvement loans from 6.32 to 5 per cent. An "even lower rate" was urged for farmers. The report noted that the 1941 census had found that 288,000 farm dwellings were in need of external repairs. Not only did most farm homes lack electricity, bathing facilities, and flush toilets; very few prairie farmhouses had foundations. In addition, the insulation of walls, floors, and roofs was "practically unknown."¹⁴

The most controversial aspect of the subcommittee's work was its recommendation of a major program of construction of subsidized, low-rental housing. Its commitment to such a program was made at its third meeting, on 14 May 1943, when it received a report from economist Dr O.J. Firestone that examined the serious housing problems of families in the lowest two-thirds by income among renters in Montreal and Toronto. For families to pay more than one-fifth of their annual income in rent, would cause them to fall below "minimum nutrition standards," threatening their well-being. Only 7.7 per cent of the lower third of Montreal families paid 20 per cent or less for rent. Even fewer, 6.4 per cent, could afford the rents they were paying in Toronto. Another 54,000 tenants in Montreal and 10,000 in Toronto lived in overcrowded conditions of more than one person per room. Such figures led Firestone to conclude that the "basic problem" of housing in Canada was that many families could not afford "rents which would make house building a commercial proposition."¹⁵

To fill the gap between what tenants could afford to pay and their need for shelter, Firestone urged a "publicly financed low-cost housing programme to assure decent living accommodation for low income groups at a rent they can afford to pay." The subcommittee accepted Firestone's conclusions. To prevent a repetition of the confusion and wrangling that had made 1938 NHA provisions for low-rental housing a dead letter, the subcommittee agreed that 100 per

cent of the subsidy for public housing should be paid by the federal government.¹⁶

The Curtis subcommittee recommended the building of 92,000 new public-housing units in the immediate post-war period. These would be administered by municipal housing authorities. The federal government would loan money for the construction of these units on the basis of the current rate of interest on long-term government bonds, then 3 per cent. To encourage municipalities to undertake housing projects, the federal government would provide grants for preliminary development expenses. It would also provide annual subsidies to local authorities to ensure that project rents were affordable for low-income families.¹⁷

The subcommittee urged the scrapping of NHA section 32 of 1938 as the first step in securing an effective federal low-rental housing program. It barely mentioned the 1938 NHA's favoured solution of limited-dividend housing, and then only in the summary of its report, nowhere in its chapter on low-rental housing.¹⁸

The report also extended support for co-operative housing. It described the progress made by the Nova Scotia Housing Commission in encouraging co-operative groups to pool their resources to build individual homes. A special section in the new NHA, under which co-ops would be given loans at the same low rates as limited-dividend corporations and public-housing authorities was recommended as a way to encourage both rental and home-ownership co-ops.¹⁹

The Curtis Report fully endorsed Pigott's view that a long-term public-housing program would stabilize employment, restrain wage increases, and win trade union co-operation in areas such as reducing craft demarcations and restrictive apprenticeship regulations. It also called for measures against monopolistic restrictions on building supplies. These included a review of tariff schedules and a special inquiry under the Combines Investigations Act. The envisaged large-scale public-housing program, it was believed, would achieve important economies of scale. It would encourage higher standards "in building practice, housing design and project administration." Architects were urged to concern themselves with public housing, to combine concern with social objectives, the use of newly developed materials, and the incorporation of "aesthetic values into projects which otherwise may all easily be too drab and ugly."²⁰

Despite its frontal challenge to existing federal policies, the Curtis Report was too important a document to be dismissed by the government. It was, as Leonard Marsh, who served as the report's "hard-pressed editor," later recalled, a compilation of "the most extensive surveys in every aspect" of housing "ever made in Canada